



## MEMORANDUM

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**To:** Honorable Nancy Gertner, U.S. District Judge  
**From:** Nicole Monteiro, U.S. Probation Officer  
**Re:** Karen Woo - Dkt. #05CR10098-01  
**Date:** March 27, 2007

The above named individual appeared for sentencing before Your Honor on January 5, 2006 after pleading guilty to one count of Conspiracy to Defraud the United States in violation of 18 U.S.C. § 371. Your Honor sentenced Ms. Woo to three (3) years probation with the following special conditions:

*The defendant is prohibited from possessing a firearm or other dangerous weapon.*

*The defendant is to provide the probation officer access to any requested financial information, which may be shared with the Financial Litigation Unit of the U.S. Attorney's Office.*

*The defendant is to pay the balance of the restitution according to a court-ordered repayment schedule.*

*The defendant is to participate in a mental health treatment program as directed by the United States Probation Office. The defendant shall be required to contribute to the costs of services for such treatment based on the ability to pay or availability of third party payment.*

*The defendant is prohibited from incurring new credit charges or opening additional lines of credit without the approval of the probation officer. The financial information provided to the Probation Office by the defendant may be shared with the Financial Litigation Unit of the U.S. Attorney's Office.*

The purpose of this memorandum is to inform the Court that Ms. Woo has complied with her conditions of supervision but has struggled to adhere to her court ordered repayment schedule. As the Court is aware, Ms. Woo's payment was initially set at \$500 per month, however, at times she sent less than \$500 when the sales of her furniture business were slow. In all, Ms. Woo made


total payments of \$5,100 rather than what would have been \$5,700 is she were able to maintain a schedule of \$500 per month. Close review of Ms. Woo's financial status leave us confident that the adjustment was appropriate, but we wanted to ensure that Your Honor concurred.

In a good faith effort, Ms. Woo liquidated a portion of her IRA account and made a lump sum payment of \$10,000 towards her outstanding balance of \$28,571.

Lastly, the Probation Department recently conducted an updated analysis of Ms. Woo's cash flow and has arrived at the conclusion that a \$100 per month repayment schedule is appropriate at this time. If Ms. Woo's business improves or her employment changes, our office will reassess her ability to pay.

Should Your Honor wish to discuss this case in greater detail, please call me at 617-748-9203. If Your Honor concurs, please affix your signature below.

Reviewed and Approved by:

A handwritten signature in cursive script, appearing to read "B. McDonald", written over a horizontal line.

Brian McDonald, Supervising  
U.S. Probation Officer

A handwritten signature in cursive script, appearing to read "Nancy Gertner", written over a horizontal line.

Honorable Nancy Gertner  
U.S. District Judge